



Form PTO/SB/08A (Modified)

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet	1	of	2	Complete If known	
				Application Number	10/043,891
				Filing Date	January 9, 2002
				First Named Inventor	Michael D. Brown et al.
				Group Art Unit	2161
				Examiner Name	Unknown
				Attorney Docket Number	157450-0009

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
O-O	1.	6,161,098		Bell	12-12-2000	
	2.	6,064,969		Haskins	05-16-2000	
	3.	6,018,714		Rissan, Jr. et al.	01-25-2000	
	4.	5,899,917		Facclani et al.	12-07-1999	
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	8.	5,839,118		Ryan et al.	11-17-1998	
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	14.	5,429,508		Brophy et al.	07-04-1995	
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GROUP 3600**OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
O-O	21.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
O-O	22.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 (http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html).
O-O	23.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

Examiner: 

Date Considered: 8/25/06

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609.
Draw line through citation if not in conformance and not considered. Include copy of this form with next
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				Group Art Unit	2181
				Examiner Name	Unknown
				Attorney Docket Number	157450-0009
Sheet	2	of	2		

OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Includes name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
0-0	24.	Internal Revenue Service, Private Letter Ruling 98-33-033 (March 12, 1996).
0-0	25.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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